

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re: VILLAFANE, HELEN

§ Case No. 07-22442

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Debtor(s)

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**NOTICE OF TRUSTEE'S FINAL REPORT AND  
APPLICATIONS FOR COMPENSATION  
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P.2002(a)(6) and 2002(f)(8), please take notice that JOHN E. GIERUM, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

Clerk of the Bankruptcy Court  
Dirksen Federal Courthouse  
219 S Dearborn Street, 7th Floor  
Chicago, IL 60604

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 20 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 11:00am on 09/16/2011 in Courtroom B, Lake County Courthouse, Park City Branch Court  
301 Greenleaf Avenue  
Park City, IL 60085-5725.

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 08/08/2011

By: /s/JOHN E. GIERUM

Trustee

JOHN E. GIERUM  
SUITE 1015  
9700 WEST HIGGINS ROAD  
ROSEMONT, IL 60018  
(847) 318-9130

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re: VILLAFANE, HELEN

§ Case No. 07-22442

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Debtor(s) \_\_\_\_\_

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**SUMMARY OF TRUSTEE'S FINAL REPORT  
AND APPLICATIONS FOR COMPENSATION**

*The Final Report shows receipts of* \$ 850,041.38  
*and approved disbursements of* \$ 282,502.82  
*leaving a balance on hand of* <sup>1</sup> \$ 567,538.56

**Balance on hand:** \$ 567,538.56

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None					

Total to be paid to secured creditors: \$ 0.00

Remaining balance: \$ 567,538.56

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - JOHN E. GIERUM	19,672.77	0.00	19,672.77

Total to be paid for chapter 7 administration expenses: \$ 19,672.77

Remaining balance: \$ 547,865.79

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00

Remaining balance: \$ 547,865.79

<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for priority claims: \$ 0.00

Remaining balance: \$ 547,865.79

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 42,370.23 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 100.0 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	Capital Recovery II	553.63	0.00	553.63
2	Sovereign Bank New England	31,297.89	0.00	31,297.89
3	FIA CARD SERVICES, NA/BANK OF AMERICA	10,518.71	0.00	10,518.71

Total to be paid for timely general unsecured claims: \$ 42,370.23

Remaining balance: \$ 505,495.56

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for tardy general unsecured claims: \$ 0.00

Remaining balance: \$ 505,495.56

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for subordinated claims: \$ 0.00

Remaining balance: \$ 505,495.56

The amount of surplus returned to the debtor after payment of all claims and interest is \$506,576.12.

Prepared By: /s/JOHN E. GIERUM  
Trustee

JOHN E. GIERUM  
SUITE 1015  
9700 WEST HIGGINS ROAD  
ROSEMONT, IL 60018  
(847) 318-9130

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**Certificate of Service Page 6 of 7**  
 United States Bankruptcy Court  
 Northern District of Illinois

In re:  
 Helen Villafane  
 Debtor

Case No. 07-22442-ABG  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0752-1

User: kseldon  
 Form ID: pdf006

Page 1 of 2  
 Total Noticed: 24

Date Rcvd: Aug 09, 2011

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 11, 2011.

db +Helen Villafane, 562 N. Triumph Ct., Hainesville, IL 60073-4724  
 aty +John E Gierum, Gierum & Mantas, 9700 W Higgins Rd, Ste 1015, Rosemont, IL 60018-4712  
 aty +Kenneth S Borcia, Kenneth Borcia & Associates, P.O Box 447, Libertyville, IL 60048-0447  
 aty +Popowcer Caruso Katten Ltd, Popowcer Caruso Katten Ltd, 35 East Wacker Dr Ste 902,  
 Chicago, IL 60601-2124  
 aty +William J Mantas, Gierum & Mantas, 1030 W Higgins Rd #220, Park Ridge, IL 60068-5761  
 tr +John E Gierum, John E Gierum, Gierum & Mantas, 9700 Higgins Road, Suite 1015,  
 Rosemont, IL 60018-4712  
 11781271 Bank of America, P.O. Box 15026, Wilmington, DE 19850-5026  
 11781274 CONDELL MEDICAL CENTER, 97169 Eagle Way, Chicago, IL 60678-9710  
 12638810 +++GE Money Bank dba SAM'S CLUB, Recovery Management Systems Corporation, 25 SE 2nd Ave Ste 1120,  
 Miami FL 33131-1605  
 11781275 +GMAC, P.O. Box 380901, Bloomington, MN 55438-0901  
 11781276 +Greenleaf Orthopedic, 105 N. Greenleaf St., Gurnee, IL 60031-3326  
 11781277 +Lake County Foot & Ankle, 1200 N. Green Bay Rd., Waukegan, IL 60085-2246  
 11781278 +Lake County Radiogy Assoc., 36104 Treasury Center, Chicago, IL 60694-6100  
 11781279 Lake Forest Emer Phys, 75 Remittance Dr., Dept. 1951, Chicago, IL 60675-1951  
 11781280 +Lake Forest Hospital, 660 N. Westmoreland Road, Lake Forest, IL 60045-1696  
 11781281 Northeast Radiology Assoc., P.O. Box 3837, Springfield, IL 62708-3837  
 11781283 Sovereign, P.O. Box 16255, Reading, PA 19612-6255  
 12730276 +Sovereign Bank New England, P.O. Box 130424, Roseville, MN 55113-0004  
 11781284 U.S. BANK, P.O. Box 20005, Owensboro, KY 42304-0005  
 11781286 +Wells Fargo, P.O. Box 98751, Las Vegas, NV 89193-8751

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

13005721 +E-mail/PDF: rmscedi@recoverycorp.com Aug 10 2011 02:36:59 Capital Recovery II,  
 25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
 12866168 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Aug 10 2011 02:36:24  
 FIA CARD SERVICES, NA/BANK OF AMERICA, by American InfoSource LP as its agent, PO Box 248809,  
 Oklahoma City, OK 73124-8809  
 13005722 E-mail/PDF: rmscedi@recoverycorp.com Aug 10 2011 02:36:59  
 Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120,  
 Miami, FL 33131-1605  
 11781282 E-mail/PDF: gecsed@recoverycorp.com Aug 10 2011 02:36:59 Sam's Club, P.O. Box 981064,  
 El Paso, TX 79998-1064

TOTAL: 4

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

aty Beutel & Hurst LLC  
 aty Brian Hurst  
 aty Gierum & Mantas  
 aty Lois West  
 aty\* +John E Gierum, John E Gierum, Gierum & Mantas, 9700 Higgins Road, Suite 1015,  
 Rosemont, IL 60018-4712  
 11781272 ##Best Buy, P.O. Box 15521, Wilmington, DE 19850-5521  
 11781273 ###Condell Medical Center, 755 S. Milwaukee Avenue, Suite 127, Libertyville, IL 60048-3267  
 11781285 ##Wachovia, P.O. Box 52044, Phoenix, AZ 85072-2044  
 11781287 ###Wells Fargo Financial, 5101 Washington Street, Suite 29, Gurnee, IL 60031-5913  
 TOTALS: 4, \* 1, ## 4

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '+++' were transmitted to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(e).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
 will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
 debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0752-1

User: kseldon  
Form ID: pdf006

Page 2 of 2  
Total Noticed: 24

Date Rcvd: Aug 09, 2011

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 11, 2011

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.